



Employees' Retirement System Communicator

February 2012

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Contact Information Employees' Retirement System

Please contact the Employees' Retirement System (ERS) at **414-278-4207** in Milwaukee or **toll-free at 877-652-6377** outside of Milwaukee for all Pension questions, including Retirement calculations. You can also contact ERS via email at ers@milwcnty.com.

Life & Health Benefits
Please contact the Benefit Division with Life and Health Benefits related questions at: **414-278-4198**. You can contact Benefits via email at benefits@milwcnty.com

Newly Retired Members

Perviz Afsari
Sheryl Beckley
Shelby Bealin
Joyce Bennett
David Broaden
Weldon Calvin
Lonzie Carr
Earline Cobb
Deborah Cogger
Josephine Cox
Daniel Czaplewski
Mary Donovan-Popa
Yvonne Davis
Lynne Degrave
Scott Feezor
Dennis Fisher

From the Desk of the ERS Manager

Greetings!

As I watch the snow flying outside my window, I admire the beauty yet am thankful for the mild winter we've enjoyed this year. I must continually remind myself that it is still cold and flu season along with plenty of icy sidewalks and slippery roads to battle. We all must continue to take precautions against illness and accidents. Should you need to visit your doctor or an emergency room, this edition of the **ERS Communicator** provides helpful information.

If you move (or temporarily relocate for the winter months) and need to change your address, please remember that address changes can only be made if requested in writing. Address change forms are available by calling ERS (414-278-4207 or toll free at 877-652-6377) or online at: <https://www.milwcntyretirementservice.com>.

The next couple of opportunities to meet with a representative from UnitedHealthCare to get questions answered about your Explanation of Benefits, deductibles, copays and out-of-pocket costs will be:

Washington Park Senior Center (9 a.m.—1 p.m.)	March 7
Wilson Park (9 a.m. — 1 p.m.)	April 4

If you have any questions at all regarding your pension or healthcare benefits, please call our office at either of the numbers listed in the shaded box to the left. We are here to help!

Marian Ninneman
ERS Manager

TALKING WITH YOUR DOCTOR

How well you and your doctor communicate is perhaps the most important factor in getting good health care. In the past, the doctor typically took the lead and the patient took the doctor's word as gospel. But today the pendulum has swung. Patients are more engaged in their own treatment. They have educated themselves on health issues using on-line research and other resources.

The most successful doctor-patient relationships are ones where the patient is comfortable participating in his own care. Here are some ways to help you get the most out of your interactions with your doctor.

Do Your Homework

Sure, you have an appointment. Now plan your visit. Make a list of questions ranked by priority. Make a note of symptoms. If you have experienced any recent

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life changes, be prepared to share that information with your doctor. Prepare a summary of **all** medications you take, including non-prescription drugs, vitamins and supplements. Include details on how much you take and how often you take it. Make your doctor aware of any changes in your hearing or vision. Bring your insurance cards, the names and phone numbers of any other doctors treating you, and the phone number of the pharmacy you use. If there are any medical records your doctor does not have, bring them with you as well.

Make The Most Of An Office Visit

Respect your doctor's time. Stay focused on what you planned to talk about. Maintain an attitude of mutual respect with your doctor. Be cordial but don't be distracted with chitchat. You are paying for your doctor's time, so use it correctly.

Bring An Extra Set Of Ears

Bring a family member, friend or caregiver to your appointment to assist if you have difficulty hearing or remembering instructions. Have the person take notes you can refer to later.

Speak Up

So you are clear, repeat what your doctor says. Take notes or ask for written instructions. Ask if your doctor has any written information or can recommend websites about your health condition or treatment.

History Is Important

Family medical history contains vital information your doctor needs to make a correct diagnosis. Become familiar with family history and share it with your doctor.

Don't Be Embarrassed

Don't be afraid to bring up sensitive topics like incontinence, memory loss, confusion, alcohol problems or depression. You may find some things awkward but your doctor is used to talking about personal matters. If you don't bring up an issue, how can you get help?

Honesty Is The Best Policy

Be honest with your doctor even if it is uncomfortable. Don't say you quit smoking or stopped eating junk food if you haven't.

Ask About Cost

Part of being an empowered patient is understanding what you pay for health care. Don't be afraid to ask about pricing and cost effective alternatives. Discuss test and treatment options to keep costs down or avoid an unexpected bill.

Embrace The Support Staff

Don't hesitate to interact with nurses and physician assistants. These trained professionals can help answer many of your health care questions and probably have more time available than your doctor.

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Be A Good Patient

Once a treatment plan is established, follow it. If medication is prescribed, take it as directed.

Give Feedback

Let your doctor know if you have a bad experience with him or his staff. You can't resolve a problem situation without identifying it.

If your doctor isn't allowing you to be a partner in your care, move on. Good communication is key to a good outcome. Your health is too important to accept anything less.

FROM THE BENEFITS DEPARTMENT

Information that May Help Answer the Question: *Should I go to the emergency room?*

Many times the emergency room (ER) is the right choice. But did you know your doctor can treat many of the same problems you might go to the ER for – and seeing your doctor can save you time and money? If your doctor is unavailable, there are other lower-cost alternatives to the ER. Here's how they stack up.

Convenience Care Clinics	Urgent Care Centers	Emergency Rooms
Convenient care centers are designed to provide you with fast, appointment-free health care for minor illness and injuries. Convenient care centers can help you with: Fever Sore throat (strep testing available) Earaches Coughs/congestion Sinus infection Minor injuries (abrasions/scrapes) Vomiting Rashes (poison ivy, etc.) Bug bites Minor cuts that may need a few stitches	Urgent care centers are equipped to handle the same ailments that convenient care centers can handle and more. Urgent care centers can help you with: Sprains Strains Minor broken bones (e.g., finger) Minor infections Small cuts that may need a few stitches Minor burns X-rays	Emergency rooms are designed for people with serious health events. Go to the emergency room for: Heavy bleeding Large open wounds Sudden change in vision Chest pain Sudden weakness or trouble talking Major burns Spinal injuries Severe head injury Difficulty breathing Major broken bones

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Be a better health care consumer

The cost of medical care can vary widely. Your costs depend on where and how you receive care. Know the facts to get the best value for your health care. Here are the average costs for medical services in the various settings:

Emergency room visit = \$1,300

Urgent care center visit = \$175

Physician office visit = \$105

Convenience care clinic visit = \$73

Newly Retired Members (con't)

*Christine Hooten
Pamela Halase
Oanh Hoang
Edith Jones
Susan Konecny
Deborah Kaye
Betty Keys
Debra Klinter*

*Thuy Krawczyk
Keith Magee
Patricia Manns
Ada McAdams
Kristine Mooney
Thomas Nauertz
Rigoberto Padilla
Thomas Panizza*

*Christine Pomahac
Stefania Procter
Marilyn Sbonik
Sharon Schmadl
Helen Streeter
Eric Thiele
John Wightman*

In Memoriam

Please keep the families of these recently deceased retirees and spouses in your thoughts:

*Beatrice Alt
Esther Bonin
Jerry Brister
Anne Budecki
James Chojnacki
Stephen Collins
Eva Davis
Lynn DeGrave
Veronica Deja (Gilbert)
David Dobrient
Marjorie Dokken
Helen Dupor*

*Delores Fisk
Adeline Gingrass
Roosevelt Hall
Odessa Harris
Genevieve Hauf
Barbara Hill
Ida Holts
Richard Jahn
Patricia Jakus
William Kaduntz
Carol Kietzmann
Vernadean Kimble*

*Elizabeth Lange
Bernice Mahlock (Donald)
Rosetta McKinley
Andrew Newman
Evelyn Piaskoski
Dorothy Prudhomme
Janice Santi
Robert Schuller
Richard Shulkin
Charlotte Siegel
Adele Skindzelewski
Thomas Thompson*

*Eleanor Toeller
Eleanora Toliver
Erwin Wehse
Robert Wimmer*